Store Buyer Broker Agreements Before You Have an Address

Last Modified on 09/04/2026 11:14 am EDT

The agreement is signed. There's no property yet, no address, no seller. So what do you call the file?

Introduction

Since the NAR settlement, buyer-broker agreements get signed at the start of the relationship — before a showing, let alone an offer. Your agents need to submit them to the office, your office needs to hold them, and the compliance clock is already running.

Pipeline stores documents on transactions. That's the whole architecture, and there's no separate folder to drop a pre-transaction document into. Which leaves the real question: you have a document that isn't attached to a property, and every transaction wants a name.

Two patterns work, both in production at real offices since 2024. They differ in how many transactions you spend and how much renaming you do later. Pick one, tell your agents which, and the rest follows.

When to Use This

- Your agents are signing buyer-broker agreements before there's a property in play.
- You need signed agreements submitted to the office and stored where compliance can find them.
- Most of your agreements will never become an accepted offer, and you don't want to spend a transaction on each one.
- You're tracking agreement expiration dates and need the files somewhere durable.

> Pipeline doesn't decide which forms your agents have to submit — that's your office's protocol and your state and MLS rules. This is about where the paperwork lives once you've decided.

1. Decide How Many Transactions You'll Create

This is the whole decision, and everything below follows from it.

One transaction per buyer

Create a transaction the moment an agreement is signed and name it after the buyer — *Jim Smith*. The agreement goes there, and so does everything else that buyer generates while they're shopping. When an offer is accepted, you rename the transaction to the property address and carry on. One buyer, one file, cradle to close.

Cleanest tracking, and the file's history is unbroken from first agreement to closing. The cost is a transaction per prospect, including the prospects who drift away and never buy.

One inbox transaction per agent

Create a single holding transaction per agent — *Angie Green - Buyer Agreements* — and have that agent upload every agreement they sign into it. When one of those buyers gets an offer accepted, create the real transaction for the property and move the agreement doc over to it.

One transaction per agent, however many agreements they sign. If your agents are signing dozens of agreements that mostly go nowhere, this is the pattern that keeps your count sane.

> Pipeline counts every transaction you create against your monthly plan, holding transactions included. That arithmetic is the reason the per-agent inbox exists.

Add a new transaction to start tracking a listing or sale in your company's Pipeline account.

See Adding a Transaction

2. Name the Transaction So You Can Find It Later

The name is doing real work here, because the usual anchor — the address — doesn't exist yet.

For the per-buyer pattern, use the buyer's name, and use it the same way every time: *Smith, Jim* or *Jim Smith*, but not both. For the per-agent pattern, put the agent's name first and say what the file is: *Angie Green - Buyer Agreements*. Either way, the point is that a name search finds it in one attempt six months from now.

A transaction's name is how you'll recognize it at a glance — set it to match your office's convention.

See Transaction Names

3. Give the Agent Access to Their Own Agreements

An agent can only open a transaction they're on. Assign the agent to their buyer transaction or their inbox transaction and they can upload agreements themselves — which is the point, because otherwise every agreement routes through an admin.

Put the right agents on each side of a transaction so Pipeline credits the deal correctly and everyone can open the file and work it.

See Assign Agents

4. Convert the Agreement When an Offer Is Accepted

An offer lands, the buyer has a property, and the file needs to become a real transaction.

If you're running one transaction per buyer, rename it to the property address and set its status to Pending. Nothing moves, nothing gets reassigned, and the agreement is already in the right file.

If you're running per-agent inboxes, create the transaction for the property, then unassign the agreement from the inbox transaction and reassign it to the new one. One thing to know before you rely on it: the doc's original review date stays behind in the inbox transaction's history and doesn't travel with the document. If your compliance record depends on when the agreement was reviewed, check that the date lives somewhere you can produce it.

Statuses mark where each transaction stands in its lifecycle — so your team reads any file at a glance.

See Transaction Statuses

5. Keep the Naming Consistent Across the Office

Both patterns fall apart the same way: six agents inventing six naming conventions. Add naming instructions so the format shows up right under the name field when anyone creates a transaction, and the convention enforces itself.

Some offices go further and route every rename request through one designated admin. It sounds heavy-handed until the first time you search for a buyer three ways and find nothing.

Show your team a naming reminder right under the transaction name field, so files are named your way every time.

See Transaction Naming Instructions

> Using Pipeline eSign? You can send a buyer-broker agreement as a standalone signature request and leave the signed document unassigned until a transaction exists to put it in.